

EXHIBIT 13

	You pay the fee	No fee
	If you spend less than ₱5,000 or have less than ₱20,000 on your accounts	If you spend ₱5,000 or or have ₱20,000 or more accounts
Monthly fee	₱150	Free of charge
Card notifications per month	₱70	₱70
Cash at ATM commission-free	in Sberbank	in Sberbank
Fee for international wire transfers		1% of the transfer am
Cash withdrawal limit	₱50,000 per day ₱500,000 per month	₱150,000 per da ₱1,500,000 per mc
Increased bonus points in cafes and restaurants		
Increased bonus points for taxi rides		
Increased bonus points at petrol stations		

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